

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
PNC BANK, NATIONAL ASSOCIATION

In Re:  
James M. Castello  
Debtor



Order Filed on March 19, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 24-11693 MBK

Adv. No.:

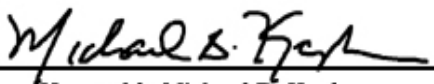
Hearing Date:

Judge: Michael B. Kaplan

### CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 19, 2025**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: James M. Castello

Case No: 24-11693 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND REINSTATING  
STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon as to real property located at 212 Millstone Rd, Millstone Township, NJ, 08535, and Jonathan Goldsmith Cohen, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 3, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2024 through February 2025 for a total post-petition default of \$5,178.97 (1 @ \$1,362.09; 1 @ \$1,304.91; 1 @ \$1,251.81; 1 @ \$1,318.84; less suspense \$58.68); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$5,178.97 directly to Secured Creditor upon entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 17, 2025, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that the Trustee shall resume payment of the POC and any prior cure orders; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: James M. Castello

Case No: 24-11693 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND REINSTATING  
STAY

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It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property  
is hereby reinstated.

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

Dated: 3/11/2025

I hereby agree and consent to the above terms and conditions:

/s/

*Jonathan J. Cohen*

Jonathan Goldsmith Cohen, ESQ., ATTORNEY FOR DEBTOR

Dated: 03/17/25

In re:  
James M. Castello  
Debtor

Case No. 24-11693-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ James M. Castello, 212 Millstone Rd., Millstone Township, NJ 08535-8512

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew P. Chigounis	on behalf of Creditor Affinity Federal Credit Union achigounis@slgcollect.com anovoa@slgcollect.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor James M. Castello imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

District/off: 0312-3

User: admin

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Date Rcvd: Mar 19, 2025

Form ID: pdf903

Total Noticed: 1

Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8